

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICK RAYMOND WHITE

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:18-20359 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

November 27, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/31/2018 and confirmed on 3/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|----------|-----------|
| Total Receipts | | 91,015.97 |
| Less Refunds to Debtor | 1,009.48 | |
| TOTAL AMOUNT OF PLAN FUND | | 90,006.49 |

| | | | | |
|------------------------------------|-----------|--|--|-----------|
| Administrative Fees | | | | |
| Filing Fee | 0.00 | | | |
| Notice Fee | 0.00 | | | |
| Attorney Fee | 11,712.90 | | | |
| Trustee Fee | 4,160.70 | | | |
| Court Ordered Automotive Insurance | 0.00 | | | |
| TOTAL ADMINISTRATIVE FEES | | | | 15,873.60 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|----------------|---|--------------|-----------|----------|------------|
| Secured | | | | | |
| | LAKEVIEW LOAN SERVICING LLC Acct: 7864 | 3,523.68 | 3,523.68 | 0.00 | 3,523.68 |
| | LAKEVIEW LOAN SERVICING LLC Acct: 7864 | 6,246.06 | 6,246.06 | 0.00 | 6,246.06 |
| | LAKEVIEW LOAN SERVICING LLC Acct: 7864 | 0.00 | 49,746.72 | 0.00 | 49,746.72 |
| | LAKEVIEW LOAN SERVICING LLC Acct: 7864 | 0.00 | 0.00 | 0.00 | 0.00 |
| | CANONSBURG BOROUGH-GARBAGE Acct: 0700 | 219.30 | 219.30 | 28.73 | 248.03 |
| | CANONSBURG BOROUGH-GARBAGE Acct: 0700 | 36.22 | 36.22 | 0.00 | 36.22 |
| | CANONSBURG BOROUGH (SWG)** Acct: 0700 | 0.00 | 0.00 | 0.00 | 0.00 |
| | | | | | 59,800.71 |

| | | | | |
|----------|---|----------|----------|------|
| Priority | | | | |
| | DAVID A RICE ESQ Acct: | 0.00 | 0.00 | 0.00 |
| | RICK RAYMOND WHITE Acct: | 0.00 | 0.00 | 0.00 |
| | RICK RAYMOND WHITE Acct: | 372.64 | 372.64 | 0.00 |
| | RICK RAYMOND WHITE Acct: | 636.84 | 636.84 | 0.00 |
| | RICE AND ASSOCIATES Acct: | 0.00 | 0.00 | 0.00 |
| | RICE AND ASSOCIATES Acct: | 3,000.00 | 3,000.00 | 0.00 |
| | RICE AND ASSOCIATES Acct: | 1,000.00 | 1,000.00 | 0.00 |
| | RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXX8-20 | 3,294.90 | 3,294.90 | 0.00 |
| | RICE AND ASSOCIATES Acct: XXXXXXXXXXXXXXXXXXXX-*23 | 4,418.00 | 4,418.00 | 0.00 |

18-20359 JAD

Page 2 of 2

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|------------------|---|--------------|-----------|----------|------------------|
| Priority | | | | | |
| | CANONSBURG BOROUGH (EIT) Acct: 3317 | 550.00 | 550.00 | 0.00 | 550.00 |
| | INTERNAL REVENUE SERVICE* Acct: 3317 | 12,117.95 | 12,117.95 | 0.00 | 12,117.95 |
| | PA DEPARTMENT OF REVENUE* Acct: 3317 | 1,664.23 | 1,664.23 | 0.00 | 1,664.23 |
| | | | | | 14,332.18 |
| Unsecured | | | | | |
| | HUNTINGTON NATIONAL BANK(*) Acct: 7523 | 157.57 | 0.00 | 0.00 | 0.00 |
| | PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 4140 | 342.16 | 0.00 | 0.00 | 0.00 |
| | AT & T MOBILITY II LLC Acct: 0231 | 1,256.06 | 0.00 | 0.00 | 0.00 |
| | VERIZON BY AMERICAN INFOSOURCE LP Acct: 0001 | 164.12 | 0.00 | 0.00 | 0.00 |
| | DIRECTV LLC BY AMERICAN INFOSOURC Acct: 6903 | 675.31 | 0.00 | 0.00 | 0.00 |
| | INTERNAL REVENUE SERVICE* Acct: 3317 | 2,341.32 | 0.00 | 0.00 | 0.00 |
| | STERN & EISENBERG LP Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | CREDITOR INFORMATION MISSING OR V/ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | LOGS LEGAL GROUP LLP FORMERLY SH/ Acct: | 0.00 | 0.00 | 0.00 | 0.00 |
| | KML LAW GROUP PC* Acct: | 0.00 | 0.00 | 0.00 | 0.00 |

NONE

TOTAL PAID TO CREDITORS 74,132.89**TOTAL CLAIMED**

| | |
|-----------|-----------|
| PRIORITY | 14,332.18 |
| SECURED | 10,025.26 |
| UNSECURED | 4,936.54 |

Date: 11/27/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmeccf@chapter13trusteewdp.com

IN RE:
RICK RAYMOND WHITE

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:18-20359 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Rick Raymond White
Debtor

Case No. 18-20359-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Nov 28, 2023

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2023:

| Recip ID | Recipient Name and Address |
|-----------------|--|
| db | + Rick Raymond White, 904 Short Street, Canonsburg, PA 15317-1962 |
| 14767356 | + Canonsburg Tax Collector, 68 East Pike Street, Canonsburg, PA 15317-1375 |
| 14767357 | + Huntington National Bank, P.O. Box 1558, Columbus, OH 43216-1558 |
| 14767359 | + PA Dept of Revenue, 11 Parkway Ctr, #175, Pittsburgh, PA 15220-3623 |
| 14767360 | + Plaza Home Mortgage Inc, c/o Edward McKee, Esq., 1581 Main Stret, Suite 200, Warrington, PA 18976-3403 |

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------------|--|----------------------|--|
| cr | + Email/Text: ebnjts@grblaw.com | Nov 29 2023 00:36:00 | Borough of Canonsburg, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101 |
| 14802278 | + Email/Text: g20956@att.com | Nov 29 2023 00:38:00 | AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693 |
| 14788916 | + Email/Text: ebnjts@grblaw.com | Nov 29 2023 00:36:00 | Borough of Canonsburg, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 15442710 | + Email/Text: nsm_bk_notices@mrc cooper.com | Nov 29 2023 00:36:00 | Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839 |
| 14790368 | Email/Text: BKCourtNotices@yourmortgageonline.com | Nov 29 2023 00:36:00 | Plaza Home Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047 |
| 14767361 | Email/Text: BKCourtNotices@yourmortgageonline.com | Nov 29 2023 00:36:00 | Plaza Home Mtg/dovenmu, 1 Corporate Dr Ste 360, Lake Zurich, IL 60047 |
| 14803856 | Email/Text: G06041@att.com | Nov 29 2023 00:38:00 | DirecTV, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008 |
| 14767358 | Email/Text: sbse.cio.bnc.mail@irs.gov | Nov 29 2023 00:36:00 | Internal Revenue Service, 1000 Liberty Avenue, Pittsburgh, PA 15222 |
| 14930124 | + Email/Text: LC-Bankruptcy-RF@loancare.net | Nov 29 2023 00:36:00 | Lakeview Loan Servicing, LLC, P.O. Box 8068, Virginia Beach, VA 23450-8068 |
| 14796216 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 29 2023 00:48:30 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14767362 | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Nov 29 2023 00:48:42 | Portfolio Recovery / Capital One, Po Box 41067, Norfolk, VA 23541-1067 |
| 15521288 | + Email/Text: nsm_bk_notices@mrc cooper.com | Nov 29 2023 00:36:00 | RightPath Servicing, P.O. Box 619096, Dallas, TX 75261-9741, Phone 75261-9096 |
| 14770278 | + Email/Text: bankruptcy@huntington.com | Nov 29 2023 00:37:00 | The Huntington National Bank, 3 Cascade |

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 19

14802554

Email/PDF: ebn_ais@aisinfo.com

Plaza-CAS056, Akron OH 44308-1124

Nov 29 2023 01:46:37

Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | Community Loan Servicing, LLC |
| cr | | Community Loan Servicing, LLC as servicing agent f |
| cr | | LAKEVIEW LOAN SERVICING, LLC |
| cr | | Plaza Home Mortgage, Inc., c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington |

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 27, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor Community Loan Servicing LLC as servicing agent for Lakeview Loan Servicing, LLC bnicholas@kmllawgroup.com |
| Brian Nicholas | on behalf of Creditor Community Loan Servicing LLC bnicholas@kmllawgroup.com |
| Christopher A. DeNardo | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com |
| Christopher A. DeNardo | on behalf of Creditor Community Loan Servicing LLC logsecf@logs.com |
| Christopher M. McMonagle | on behalf of Creditor Plaza Home Mortgage Inc. christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com |
| Christopher M. McMonagle | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com |
| David A. Rice | on behalf of Debtor Rick Raymond White ricelaw1@verizon.net lowdenscott@gmail.com |
| Jeffrey R. Hunt | on behalf of Creditor Borough of Canonsburg jhunt@grblaw.com |
| Marisa Myers Cohen | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC ecfmail@mwc-law.com, mcohen@mwc-law.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Nov 28, 2023

Form ID: pdf900

Total Noticed: 19

Roger Fay

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC rfay@alaw.net, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

Scott R. Lowden

on behalf of Debtor Rick Raymond White lowdenscott@gmail.com

Steven P Kelly

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 14